

# CONSUMER HIGHLIGHTS

**MAY 2000**

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FCE NEWS

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## **INTERNATIONAL NO DIET DAY 2000** **IS ON MAY 6**

Facts and figures about dieting and weight loss:

- The average American woman is 5'4", weighs 140 lbs., and wear size 14 dress.
- One-third of all American women wear a size 16 or larger.
- Between 90% and 99% of reducing diets fail to produce permanent weight loss.
- The diet industry (diet foods, diet programs, diet drugs, etc.) takes in over \$40 billion each year.
- Quick-weight-loss schemes are among the most common consumer frauds.

**Beauty, health and fitness comes  
in ALL sizes!**

## **MAY IS NATIONAL** **BARBECUE MONTH**

Get your barbecue grill ready because summer officially starts on Memorial Day weekend. Warm weather is perfect for cookouts. For a safe cookout keep in mind some basic food safety tips.

- **Defrost Safely.** Completely thaw meat and poultry before grilling so it cooks more evenly. Use the refrigerator for slow, safe thawing.
- **Marinating.** Always marinate food in the refrigerator, not on the counter. If some of the marinade is to be used as a sauce on the cooked food, reserve a portion of the marinade and boil it to destroy any bacteria.
- **Pre-cooking.** Some people like to cook food partially in the microwave, oven, or stove to reduce grilling time.

Pre-cook immediately before grilling to destroy bacteria.

- **Transporting.** When carrying food to a picnic site, keep it cold to minimize bacterial growth. Use an insulated cooler with sufficient ice or ice packs. Pack food right from the refrigerator into the cooler. In the car, keep the cooler in the air conditioned passenger compartment; at the picnic, place the cooler in the shade or shelter. Pack beverages in one cooler and perishables in another cooler.
- **Keep everything clean.** Be sure there are plenty of clean utensils and platters for separately handling the raw foods and the food after cooking.
- **Cook thoroughly.** Use a meat thermometer to be sure the food has reached a safe internal temperature. Cook food completely to destroy harmful bacteria. When reheating take-out foods or fully cooked meats like hot dogs, grill to 165° F, or until steaming hot. Before cooking trim excess fat from meat to avoid flare-ups and never char meat.
- **Keep hot foods hot.** Keep the cooked meats hot by setting them to the side of the grill rack until you're ready to serve it.
- **Serving the food.** When taking food off the grill, don't put the cooked items on the same platter which held the raw meat.
- **Handling leftovers.** When barbecuing at home, store leftovers in the refrigerator or freezer within 2 hours of taking food off the grill. Leftovers that have been off the grill for less than 1 hour can be safely transported home in a cooler - if

there's plenty of ice in it. Discard any food left out for more than 2 hours (1 hour in hot weather).

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whether it will affect your monthly benefits.

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### **BY THE WAY, DOCTOR**

#### **WHAT INCOME REDUCES YOUR SOCIAL SECURITY BENEFIT?**

Choosing the right time to retire is not always easy. One consideration for many people under age 70 is whether their investment income will reduce the amount of their monthly Social Security benefits. A case in point: the Social Security retirement benefits office received a call from a woman who said she was planning to retire next year at age 63 and begin collecting Social Security benefits. She will not have any earned income but she will be able to collect about \$60,000 from her 401(k) and receive interest from her certificate of deposit each year. She wanted to know if her Social Security benefits would be reduced by that income.

The answer to her question is a resounding NO! Social Security benefits are not reduced by the income you receive from investments, including interest on bank accounts. Also, benefits are not affected by non-work income, such as annuities, capital gains and pensions from work where you paid Social Security taxes. However, benefits may be lowered or offset if you receive a pension from work on which you did not pay Social Security taxes, such as a government pension.

A note of caution if you receive stock options as part of your retirement settlement: if you sell the stock within a certain period and realize a profit, that income could be considered as earned income. In those cases, it's wise to consult a Social Security representative before selling the stock to determine

**Q** At my last annual checkup, my serum cholesterol level was within normal range, but my triglyceride reading was 182. I understand that the normal range is 35-160. What are triglycerides? How do they relate to cholesterol? Can I bring them under control by changing my diet, which is already very low in fat?

**A** Triglycerides, like cholesterol, are one type of lipid, or fat, that is both consumed in the diet and manufactured by the body.

The link between high serum triglycerides and coronary artery disease (CAD) is not as clear as that between cholesterol and CAD. Scientists continue to debate whether high triglyceride levels are a separate risk factor for CAD or whether they act only in conjunction with other well-established lipid risk factors, such as high LDL cholesterol or low HDL cholesterol. There is some evidence that isolated elevations in triglycerides may be a more important risk factor for CAD in women than in men.

Some patients have genetic disorders that raise serum triglycerides dramatically, but their cholesterol profile remains normal. As long as they have no other risk factors, these people have only an average risk of CAD, suggesting that a high level of triglycerides alone is not enough to do the damage. A high triglyceride level may result from obesity, alcohol abuse, or poorly controlled diabetes, kidney disease, or liver disease. Medications, such as some contraceptives, steroids, diuretics,

and beta-blockers, may also cause elevations in triglyceride levels.

One impediment to evaluating triglycerides is that the levels vary throughout the day and escalate dramatically for several hours after a meal. Triglycerides should be measured only after an 8- to 10- hour fast. In most cases, triglycerides are measured because they are used to calculate the serum LDL levels—which determines the need to treat people who have high total cholesterol. LDL cholesterol equals total cholesterol minus HDL cholesterol minus one-fifth of triglyceride level.

The National Cholesterol Education Program defines normal triglyceride levels as below 200 mg/dl. A level between 200 and 400 mg/dl is borderline, 400 to 1,000 is high, and greater than 1,000 is very high.

Your triglycerides are not of concern, especially since you have a normal total cholesterol reading. For women with a fasting serum triglyceride higher than 200 mg/dl, the first line of defense is a low-fat, low-carbohydrate diet. Losing weight, cutting down on alcohol, and exercising are also recommended. The combination of a high triglyceride and LDL-cholesterol is sometimes treated with drug therapy. There is some evidence that the combination of a low HDL and a high triglyceride may pose an increased risk of CAD. If your HDL is lower than 45, you should try to increase your exercise, one intervention that has been shown to raise the level of HDL cholesterol.

Family & Consumer Sciences –  
Walton County Extension Service

### **BANKRUPTCY REFORM ACT OF 2000**

Top AFSA executives feel strongly that the Bankruptcy Reform Act of 2000 will

become a reality, after years of legislative struggle. "The bill passed the Senate by an 83-14 vote and is now in conference committee. The committee is blending the House and Senate versions and the hybrid should be back to the Senate by April. We think it will quickly pass there," says Jeff Tassey, Senior Vice-President of the American Financial Services Association (AFSA).

President and CEO of AFSA, Randy Lively noted, "The bill will offer counseling components and will be significant recognition of CCCS' work over the years. In effect, the government will be saying credit counseling is an important part of the total process."

Public support of the new bankruptcy reform act appears to be high. Exit polls conducted in 1996 and 1998 found that Americans did not want their fellow citizens abusing the bankruptcy system. They want bankruptcy available for those who actually need it, but hate the abuses. Consumers want a realistic test for those who truly need bankruptcy.

According to Randy Lively, "AFAS dislikes the new class of consumers who are using bankruptcy even though they have the ability to repay some or all of their debt. Some people are using bankruptcy as a personal financial planning tool."

AFSA has worked hard to let the coalition of creditors be heard. The President is expected to sign this bill by summer.

Money Management  
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### **GARDENER'S CORNER**

Horticulturally speaking, the weather has been unsettled through March, and

most of April. Nights have been cool and the spring has been relatively dry.

Such conditions have us off to a slow start. Lawns have been slow to green up and early plantings of flowers and vegetables haven't "taken off" like we would like to see them do.

As night temperatures approach the mid-sixties and above, watch for things to change. With good maintenance, there remains plenty of time for some rewards in the landscape and garden.

### May Tips

, Lawn Care: Remove excessive leaf accumulations before mowing. Sharpen the blade and check the cutting height. Fertilize lightly if this has not been done.

Watch for early pests. We have already seen one case of chinch bugs in a St. Augustine lawn and a few spittlebugs in centipede.

It's still dry. Water the lawn infrequently but deeply. Daily watering should not be done on established grass.

, Shrub Maintenance: Finish any major pruning jobs - especially on the spring flowering shrubs such as azaleas, camellias and spiraeas.

Fertilize lightly with a low phosphate product if this has not been done yet. Remember to use an "azalea-camellia" type product on the acid lovers such as azaleas, camellias, gardenias and blueberries.

Watch for pests. Scales are being seen on hollies and camellias. If dry weather continues, outbreaks of spider mites are expected.



, Flower Plantings: Fertilize at 4 to 8 week intervals in

order to keep plants vigorous. Keep beds well watered and remove old, "spent" flowers by pinching or deadheading.

Keep beds mulched to a depth of 2 to 3 inches. This will help to conserve moisture and moderate soil temperatures during the coming hot weather.

In The Vegetable Garden: On sandy soil, early plantings will need some supplemental fertilization. "Sidedressing" with 15 - 0 - 15 or similar fertilizer containing only nitrogen and potassium is usually sufficient. Sprinkle 2 to 3 cupfuls on the soil, at the edge of the canopy, per 100 feet of row and water it in. This doesn't seem like much fertilizer, but this rate is equivalent to about 200 pounds per acre - and it makes a big difference!

Water only during early morning hours in order to prevent prolonged wetting of the foliage. Watch for pests. Caterpillars are already showing up on tomato plants. Try one of the *B.t.* products (Dipel, Biotrol, Thuricide, etc.) on caterpillars. This is a very safe biological control for these pests.



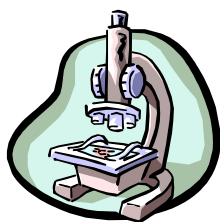
### Two Studies Underway

We are currently involved in two experiments in hopes of helping to solve some local lawn problems. Dr. Bryan Unruh and staff at the West Florida Research and Education Center and the Santa Rosa Extension Service have combined efforts toward controlling centipedegrass decline and take-all root rot of St. Augustine.

Plots have been established on 3 lawns. There are six different treatments, with 4 replications on these lawns. We are

trying 3 new fungicides, plus some specific cultural practices.

In another study, we are trying to determine how much, if any, fertilizer is escaping into our waters following lawn fertilization. Two waterfront lawns on the Sound are being used. We will apply several fertilizers and rates and monitor use by the grass and leaching rates.



This study was made possible by a grant from one of our new Master Gardeners, Dennis Snyder (class of 2000).

We are excited about these studies, and hope that the information obtained will be of value. Both will last at least one season. I'll keep you informed.

### **New Lawn Handbook** **Available Soon**



We are anxiously awaiting the new, totally revised *Florida Lawn Handbook*. I am told that there is much new information in this reference. The IFAS lawn fertilizer recommendations, for example, have been changed and this will be reflected in the new issue.

We expect the new Handbook to be available within a few weeks.

Dan Mullins  
Horticultural Agent

## **RECIPES**

### **BEAN SALAD**

Celebrate "Cinco de Mayo" (Mexican holiday) with this flavorful salad.

1 (14 oz.) can black beans  
1 (10 oz.) pkg. frozen whole kernel corn  
cooked according to package  
direction, drained.  
1 red bell pepper, diced  
1 green bell pepper, diced  
3 green onions, chopped  
3-4 Tbsp. fresh cilantro, chopped  
3 Tbsp. olive oil  
3 tsp. fresh lime juice  
¼ tsp. ground cumin  
Salt & fresh ground pepper to taste  
Red lettuce leaves

Mix first 8 ingredients in medium bowl. Season with cumin, salt and pepper. Place red lettuce leaves on plates. Spoon salad onto lettuce. Top with fresh cilantro sprigs and serve. Makes 4 servings.



## TACO SALAD

- 1 small head of iceberg lettuce, finely chopped
- 1½ lbs. of lean hamburger meat
- 8 oz. of cheddar cheese, grated
- 1 lb. of canned kidney beans, rinsed and drained
- 1 medium-sized onion, chopped
- 4 medium tomatoes, diced
- 1 Tbsp. taco seasoning or add extra taco sauce
- 8 ounces Catalina salad dressing
- 1 Tbsp. taco sauce
- On the side: 1 package nacho chips
- 1 cup light sour cream
- 1 cup salsa

In a pan, carefully brown the hamburger meat. Season with salt and pepper, if you like. Set aside to cool to room temperature. Skim off fat.

Toss all of the main ingredients together (not the chips, sour cream, or salsa), making sure that the salad dressing, taco sauce, and the taco seasoning are mixed all the way through. (If you don't have a grater for the cheese, dice the cheese into small chunks. Be sure to rinse and drain all of the liquid out of the can of kidney beans.)

Serve with a bowl of nacho chips, and side dishes of light sour cream and salsa. It's best when you scoop the salad on your plate, and top it with a little light sour cream and salsa.

Makes enough for 8.



## VEGGIES AND SHELLS

- 1 bx. (8 oz.) of small shell macaroni
- 2 small scallions, sliced thin
- 3 Tbsp. olive oil or vegetable oil
- 2 Tbsp. flavored vinegar (balsamic, raspberry, or tarragon)
- 1 tsp. Dijon-style mustard
- ¾ c. light mayonnaise, or part non-fat plain yogurt
- 2 small zucchini, sliced thin
- 1 red bell pepper, cut in thin strips
- Salt and pepper to taste
- 1 c. Greek-styled olives (for garnish)
- 2 Tbsp. grated Parmesan cheese (for garnish)

Boil pasta according to package directions. Drain.

Add scallions and olive oil to hot, drained pasta. Mix thoroughly and set aside to cool.

Add remaining vegetables except olives, and toss.

Whisk together vinegar, mustard, and light mayonnaise in a small bowl. Pour over salad and toss.

Taste and add salt and pepper if necessary. If it is too vinegary for your taste, add a pinch of sugar.

Chill well before serving. Pour into a pretty serving bowl.

Sprinkle with Parmesan cheese and garnish with olives.

Makes enough for 12.



The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.

Sincerely,

Linda K. Bowman, R.D., L.D.,  
C.H.E.  
Extension Agent IV  
Family & Consumer Sciences  
Santa Rosa County

LKB:etc